

WASHINGTON STATE POPULATION SURVEY

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Health Insurance Coverage of Washington's Non-Elderly Population

By Wei Yen

DATA FROM THE 1998 WASHINGTON STATE POPULATION SURVEY show that one out of every ten non-elderly persons (under 65) in Washington was without health insurance coverage. National data suggest that being uninsured is related to a number of demographic characteristics.¹ This research uses the 1998 Washington survey data to examine the extent to which such characteristics may be related to lack of health insurance in Washington. The characteristics examined in this research include: household income, rural/urban residence, U.S. citizenship, health status, age, gender, Hispanic origin, and race. Except for gender and disability, all other demographic characteristics were found to be significantly associated with health insurance coverage. Uninsured rates for subgroups ranged from 4 percent at the lowest to as high as 22 percent.

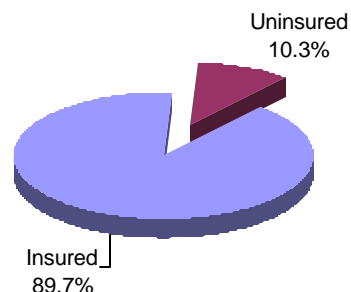
Measuring the Uninsured

When using uninsured estimates, it is important to know how the uninsured status was measured. Two frequently used measurements are: (1) lack of coverage for a given period of time such as a year, and (2) whether a person is *currently* (i.e. at the time of data collection) without any coverage. This report uses the latter definition - currently uninsured.

The 1998 Washington State Population Survey asked the survey respondents a series of questions on the types of insurance coverage they might have had at the time of the interview.² If a "Yes" response was obtained on any of these questions, the respondent was considered insured. The respondent was considered uninsured if none of the responses was a "Yes." Other household members' insurance status was identified by the respondent's answer to the question whether the other members had the same coverage (or lack of it) as the respondent him/herself. Further probing questions were asked if any other household member did not have the same coverage.

Findings:

A total of 513,400 or 10.3 percent of Washington's non-elderly population, persons of age 0-64, reported being without any health insurance coverage in the spring of 1998. This rate is rather low compared with national estimates of the same age group.³ However, this low uninsured rate was not enjoyed by all groups. Persons of low income were about five times as likely to be uninsured as individuals with high income, despite efforts of federal and state medical assistance programs targeted at these people. Immigrants were more than twice as likely to go uninsured than U.S. citizens. Young adults of ages 19 to 30 experienced the highest uninsured rate of all age groups.



1998 Health Coverage, Non-Elderly
(total non-elderly = 4,999,475)

The **Washington State Population Survey** was conducted in the spring of 1998 to provide social, demographic, and economic information about Washington. Responses were obtained from telephone interviews of **7,279 households** that represented the state as a whole. The survey was designed by the Office of Financial Management (OFM) and conducted by the Washington State University Social and Economic Sciences Research Center. Data are subject to sampling variability and other sources of error. More information about the state survey is available under "Population/Data" at: <http://www.ofm.wa.gov>.

highest uninsured rate of all age groups. Hispanics and Native Americans had considerably higher uninsured rates compared with other racial/ethnic groups. Details follow.

- ***Lack of health coverage was common among individuals in poverty or near poverty***

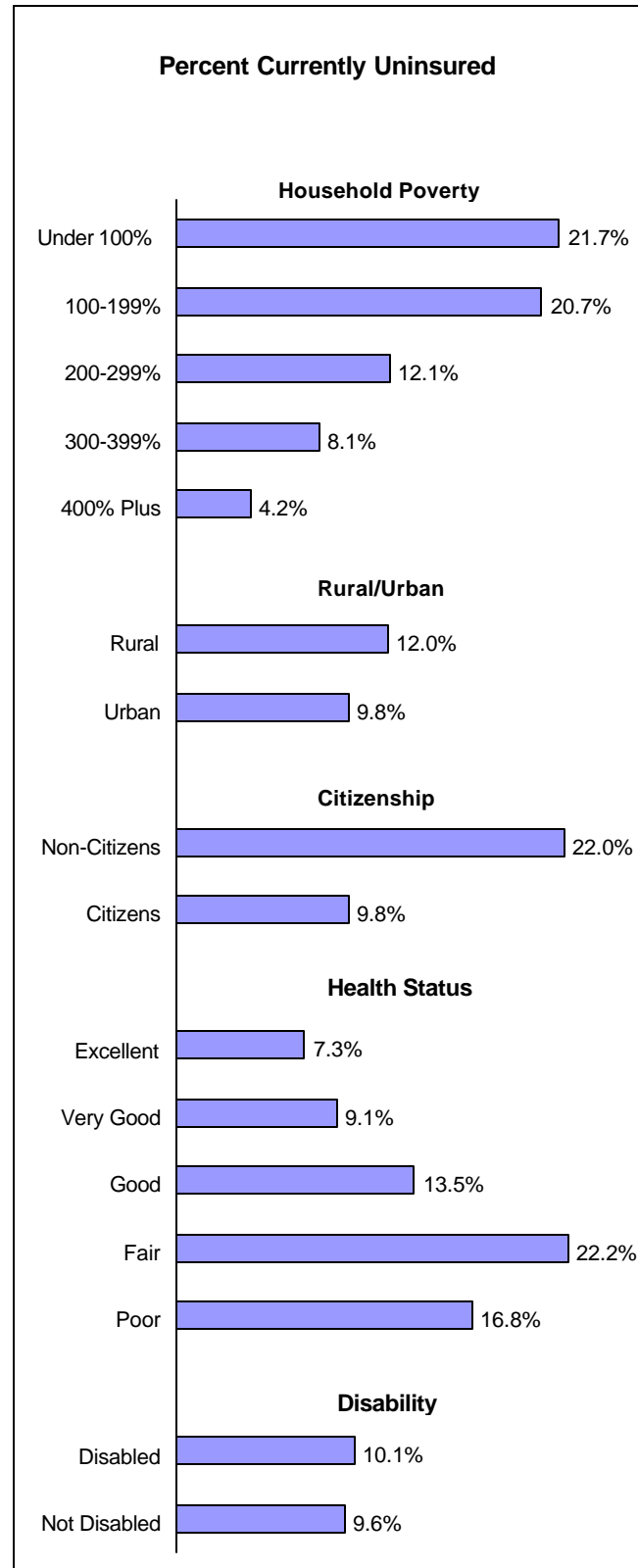
Household income was measured as a multiple of the federal poverty level (FPL)⁴ to control for household size. Individuals in poverty (under 100% of the FPL) reported the highest uninsured rate at 21.7 percent, more than five times the rate of those at the high end of the income spectrum (400% FPL or higher). Persons in near poverty (100-199% FPL) had a similarly high uninsured rate at 20.7 percent. The chances of becoming uninsured then dropped almost by half each time as the household income increased from 200-299% to 300-399% to 400% FPL and over (12.1 percent vs. 8.1 percent vs. 4.2 percent).

- ***Rural residents experienced a slightly higher uninsured rate than their urban counterparts***

This analysis considers King, Pierce, Thurston, Snohomish, Kitsap, Clark, Spokane, Yakima, and the Tri-Cities areas to be urban regions and the remaining regions to be rural. The rural/urban difference had a modest effect on health coverage. The uninsured rate in rural regions was 12 percent while that of the urban regions was 9.8 percent, a difference of 2.2 percent.

- ***More than one-fifth of immigrants were without health coverage***

Immigrants were more than twice as likely to be uninsured as U.S. citizens. Non-citizens reported an uninsured rate of 22 percent while U.S. citizens reported a rate of 9.8 percent uninsured.



- ***Many in poor health found themselves without the protection of health coverage; however, people with permanent disabilities were as well protected as the general population***

The survey respondents were asked to rank their health as being "Excellent," "Very Good," "Good," "Fair," or "Poor." In general, better health was associated with a lower uninsured rate, although the group at the bottom of the health rank ("Poor") had the second highest uninsured rate. The highest rate (22.2 percent) belonged to the group reporting "Fair" health.

However, people with permanent disabilities resembled those without disabilities in terms of health coverage.⁵ The difference in the uninsured rates (10.1 vs. 9.6 percent) between the two groups was not statistically significant.

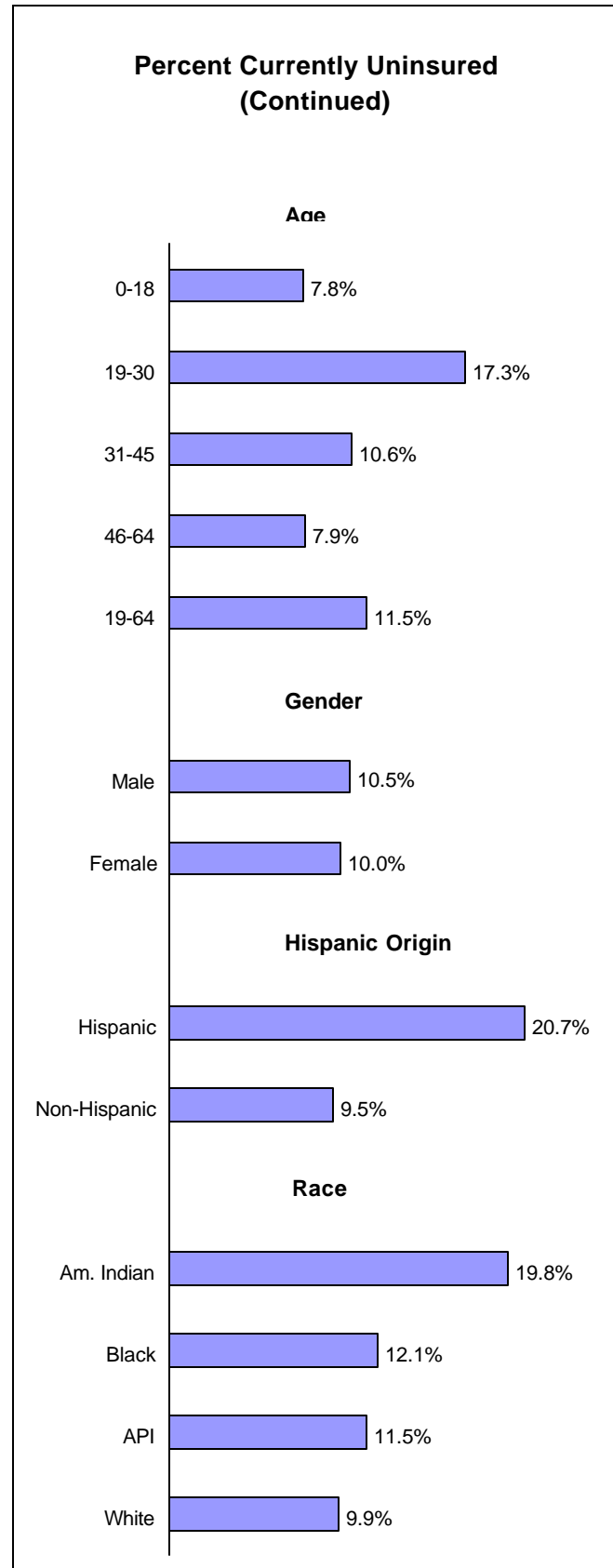
- ***Young adults were more likely to go without health insurance; and both sexes were about equally likely to be uninsured***

Young adults (19-30) reported the highest uninsured rate of all age groups at 17.7 percent while the lowest rates, about 8 percent, were found at both ends of the age spectrum examined here, i.e. children under 19 and those of ages 46 to 64.

Males reported a slightly higher uninsured rate of 10.5 percent than females (10.0 percent). However, the difference between these two groups was not statistically significant.

- ***Hispanics and Native Americans fell far behind other racial/ethnic groups in health coverage***

Hispanics and Native Americans both had an uninsured rate about 20 percent, considerably higher than the uninsured rates of the other racial/ethnic groups. In contrast, non-Hispanics and Whites had the lowest rates at 9.5 and 9.9 percent, respectively. The uninsured rates of African Americans and Asian/Pacific Islanders (API) were both only slightly higher than those of Whites and Non-Hispanics.



In summary, while the uninsured rate is at a low 10 percent for the non-elderly population in Washington, it differs among various demographic subgroups. Significantly higher uninsured rates exist among persons below or near poverty, persons with poor health, Hispanics, Native Americans, non-citizens, and young adults.

Notes

1. See the following:

"Health Insurance Profile: Race/Ethnicity and Sex-1996" in *Medical Expenditure Panel Survey Highlights* (No.6), Agency for Health Care Policy and Research, September 1998.

"Health Insurance Coverage: 1997" by Robert L. Bennefield, in *Current Population Reports*, U.S. Census Bureau, September 1998.

"Health Insurance Coverage of Children" by Niall Brennan, John Holahan and Genevieve Kenney, in *Snapshots of American Families*, the Urban Institute, 1998.

"Health Insurance Coverage of Nonelderly Adults" by Stephen Zuckerman and Niall Brennan, in *Snapshots of American Families*, the Urban Institute, 1998.

2. These types of insurance plans are employer- or union-provided plans, Medicare, Medicaid and other DSHS Medical Assistance programs, military plans, Washington State Basic Health Plan (BHP), plans paid out of own pocket, plans paid by someone outside the household, and other plans.
3. National studies have estimated much higher uninsured rates for this population. In addition to the obvious difference between state and national estimates, the discrepancy may also have been caused by difference in time reference, sample design, question design, and other factors.
4. Household poverty is based on 1997 income and the Federal Poverty Level defined by the U.S. Bureau of the Census. For a typical household of four, the threshold was \$16,400.
5. A permanent disability was described to the survey participants as "a permanent physical, sensory, mental condition that substantially limits any of their major life functions such as working, caring for themselves, walking, doing things with their hands, seeing, hearing, speaking, or learning."

(appendix on next page)

Appendix

Uninsured Rates: Non-Elderly Population in Washington, 1998

Category	Total	% Total	Uninsured	% Uninsured	Standard Error
<i>Non-Elderly</i>					
Total	4,999,475	100	513,409	10.3	0.5
<i>Household Income</i>					
Under 100% FPL	415,021	8.3	89,874	21.7	2.2
100-199% FPL	748,007	15.0	155,015	20.7	1.6
200-299% FPL	902,086	18.0	108,896	12.1	1.2
300-399% FPL	928,640	18.6	75,303	8.1	1.0
400% FPL+	2,005,721	40.1	84,321	4.2	0.4
<i>Rural/Urban</i>					
Rural	1,029,990	20.6	123,608	12.0	0.7
Urban	3,969,485	79.4	389,801	9.8	0.5
<i>U.S. Citizenship</i>					
Citizen	4,792,602	96.3	468,230	9.8	0.4
Non-Citizen	185,874	3.7	185,874	22.0	3.0
<i>Health Status</i>					
Excellent	2,029,661	40.6	148,589	7.3	0.6
Very Good	1,413,449	28.3	128,484	9.1	0.7
Good	1,197,444	24.0	161,150	13.5	1.0
Fair	277,529	5.5	61,555	22.2	2.0
Poor	81,392	1.6	13,631	16.8	3.1
<i>Disability</i>					
Disabled	261,410	5.5	26,506	10.1	1.4
Not Disabled	4,503,737	94.5	434,089	9.6	0.5
<i>Age</i>					
0-18	1,609,589	32.2	124,939	7.8	0.7
19-64	3,389,886	68.8	388,470	11.4	0.5
19-30	887,564	17.8	153,895	17.3	1.1
31-45	1,351,374	27.0	143,370	10.6	0.7
46-64	1,150,948	23.0	91,200	7.9	0.6
<i>Sex</i>					
Male	2,534,209	50.7	265,987	10.5	0.5
Female	2,465,266	49.3	247,422	10.0	0.5
<i>Hispanic Origin</i>					
Hispanics	324,424	6.5	67,191	20.7	2.0
Non-Hispanics	4,675,051	93.5	446,218	9.5	0.5
<i>Race</i>					
African American	182,820	3.7	22,132	12.1	2.8
Native Americans	104,859	2.1	20,742	19.8	2.7
Asian/Pacific Islander	318,244	6.4	36,636	11.5	2.2
White	4,393,552	87.9	433,899	9.9	0.5

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